

the above-identified application as follows:

IN THE SPECIFICATION:

Please amend page 12 in the specification as follows:

STEP 308. If the value of the fourth Electronic-Commerce PIN generation result exceeds the value of the ATM PIN (Step 308a), concatenate a binary-coded-decimal digit of value "1" to the left of the ATM PIN (Step 308b). Otherwise leave the ATM PIN unchanged (Step 308c). Step 308 produces a fifth Electronic-Commerce PIN generation result consisting of the ATM PIN or the ATM PIN with a "1" digit concatenated to the left.

IN THE CLAIMS:

Please amend the claims as follows:

14. (Amended) A method for generating a cryptography key which corresponds to a bank or issuer identification number, comprising:

providing a key derivation key;

using the key derivation key in a cryptographic operation performed on data obtained from an identification number, thereby producing the cryptographic key.

30. (Amended) A system for generating a cryptography key which corresponds to a bank or issuer identification number, comprising:

a memory, comprising

means for storing a key derivation key; and

means for using the key derivation key in a cryptographic